



Attorney Reference: 112076-138336

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Phillips et al

Application No.: 09/553,068

Filed: April 20, 2000

For: Masking Private Billing Data By
Assigning Other Billing Data to
Use in Commerce with Business

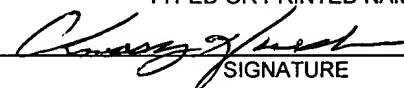
Examiner: Jagdish N Patel

Art Unit: 3624

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P.O. Box 1450
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AMENDMENT AND RESPONSE

Dear Sir:

In response to the Office Action mailed August 26, 2004 Applicants
respectfully request reconsideration of the application, in view of the amendments
and remarks to follow.

Amendments to Claims – begin on page 2 of this paper;

Remarks/Arguments – begin on page 16 of this paper.